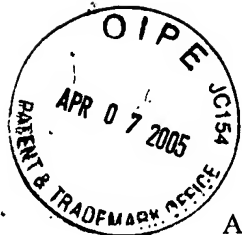


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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3623

Examiner: Susanna M. Diaz

COMPUTER METHOD AND
APPARATUS FOR OPTIMIZING
PORTFOLIOS OF MULTIPLE
PARTICIPANTS

In re Application of:

Young et al.

Serial No. 10/099,764

Filed: March 15, 2002

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE

"Express Mail" label number: EU150835694US

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RESPONSE TO OFFICE ACTION
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RESPONSE TO OFFICE ACTION

April 7, 2005

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

With regard to the Office Action dated February 8, 2005, for the captioned
patent application, applicants submit the present response, in which:

Amendments to the Claims begin on page 2; and,

Remarks begin on page 10.